

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No. 24-21618-CMB
Gerald W. Shaffer, Jr. and	:	
Sandra D. Shaffer,	:	Chapter 13
Debtors,	:	
	:	Related Document No. 39 & 46
Gerald W. Shaffer, Jr. and	:	
Sandra D. Shaffer,	:	Document No.
Movants,	:	
	:	
v.	:	
	:	
Fay Servicing, LLC,	:	
Respondent.	:	

**INTERIM MORTGAGE MODIFICATION ORDER**

On September 23, 2024, the above-named Debtors and Respondent, Fay Servicing, LLC (“Creditor”), entered into a trial modification (the “Trial Modification”), through the Court’s *Loss Mitigation Program* (LMP), with respect to the First mortgage on the Debtors’ residence. The terms of the Trial Modification require monthly payments in the amount of \$914.23 (“Trial Payments”) to begin on **November 1, 2024**, and to continue in that amount until **January 1, 2025** (the “Trial Modification Period”). In light of the need for an immediate change in the distribution to the Creditor, the Debtors request the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

**AND NOW**, this 3rd day of October, **2024**, for the foregoing reasons it is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the

Amount of \$914.23 for the following months: November 2024, December 20024, and January 2025.  
Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

(2) In the event that a Permanent Modification is reached between the Parties, the Debtors ***immediately*** shall file a *Motion to Authorize the Loan Modification* in compliance with *W.P.A.LBR 9020-6(d)*.

(3) The LMP Period is extended until fourteen (14) days after the expiration of the Trial Modification Period. If the Debtors have not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtors shall ***immediately*** file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.P.A.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.P.A.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(4) Any Party may seek a further hearing regarding the amendment or termination of this *Order* at any time during the Trial Modification Period by filing an appropriate Motion.

(5) Within three (3) days of entry of this *Order*, Debtors shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: **LMP@chapter13trusteedpa.com** and Debtors shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtors' Certificate of Service shall reflect service upon the above identified email address.

  
Honorable Carlota M. Böhm **dmk**  
UNITED STATES BANKRUPTCY JUDGE

Case administrator to serve:  
Debtor(s)  
Counsel for Debtor(s)  
[Counsel for Creditor]  
Ronda J. Winnecour, Esq. Ch 13 Trustee

FILED  
10/3/24 3:50 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Gerald W. Shaffer, Jr.  
Sandra D. Shaffer  
Debtors

Case No. 24-21618-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 03, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald W. Shaffer, Jr., Sandra D. Shaffer, 114 Well Worn Lane, Jeannette, PA 15644-2979

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR4 blemon@kmlawgroup.com, lemondropper75@hotmail.com
David Z. Valencik	on behalf of Joint Debtor Sandra D. Shaffer dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Valencik.DavidR141044@notify.bestcase.com;amoody@c-vlaw.com
David Z. Valencik	on behalf of Debtor Gerald W. Shaffer Jr. dvalencik@c-vlaw.com, kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Valencik.DavidR141044@notify.bestcase.com;amoody@c-vlaw.com
Michael H Kaliner	on behalf of Creditor Bridgecrest Acceptance Corporation mkaliner@orlans.com

District/off: 0315-2

User: auto

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Date Rcvd: Oct 03, 2024

Form ID: pdf900

Total Noticed: 1

Natalie Norina Piscione

on behalf of Creditor Pheple Federal Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7